

Information to identify the case:

Debtor 1	Michelle A. Merella	Social Security number or ITIN xxx-xx-1612
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-23519-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle A. Merella

3/18/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michelle A. Merella
Debtor

Case No. 19-23519-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID
db
15134885
15134893
15118358

Recipient Name and Address
+ Michelle A. Merella, 127 Dominion Lane, West Newton, PA 15089-1298
Directv, c/o Diversified Consultants, PO Box 679543, Dallas, TX 75267-9543
+ Rostraver Township Sewage Authority, 1744 Rostraver Road, Belle Vernon, PA 15012-4001
+ Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Mar 19 2025 04:12:00	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Mar 19 2025 04:12:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15134882	+ EDI: CBCSI.COM	Mar 19 2025 04:12:00	CBCS, 250 East Town Street, Columbus, OH 43215-4631
15134881	+ EDI: CBCSI.COM	Mar 19 2025 04:12:00	CBCS, 520 E. Main Street, Carnegie, PA 15106-2051
15134883	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 19 2025 00:26:00	Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303
15134884	+ EDI: CCUSA.COM	Mar 19 2025 04:12:00	Credit Collection Services, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15145903	EDI: DIRECTV.COM	Mar 19 2025 04:12:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15118355	+ Email/Text: EBNBKNOT@ford.com	Mar 19 2025 00:26:00	Ford Motor Credit Company, P.O. Box 152271,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 31

15139354	+ EDI: AISACG.COM		Mar 19 2025 04:12:00	Irving, TX 75015-2271 Ford Motor Credit Company LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15134887	+ Email/Text: LTDBankruptcy@ltdcommodities.com		Mar 19 2025 00:27:00	LTD Commodities LLC, 200 Tri State International, Lincolnshire, IL 60069-4429
15134888	+ Email/PDF: resurgentbknotifications@resurgent.com		Mar 19 2025 00:28:55	LVNV Funding LLC, 625 Pilot Road, Suite 213, Las Vegas, NV 89119-4485
15135541	Email/PDF: resurgentbknotifications@resurgent.com		Mar 19 2025 00:41:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15134889	+ Email/Text: bankruptcydpt@mcmcg.com		Mar 19 2025 00:26:00	Midland Funding LLC, 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
15149289	+ Email/Text: bankruptcydpt@mcmcg.com		Mar 19 2025 00:26:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15134890	+ Email/Text: mawccollection@mawc.org		Mar 19 2025 00:26:00	Municipal Authority of Westmorland Co., 124 Park & Pool Road, New Stanton, PA 15672-2404
15118356	Email/Text: Bankruptcy.Notices@pnc.com		Mar 19 2025 00:24:00	PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15158553	Email/Text: Bankruptcy.Notices@pnc.com		Mar 19 2025 00:24:00	PNC Bank, N.A., P.O. Box 94982, Cleveland OH 44101
15156376	EDI: PRA.COM		Mar 19 2025 04:12:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15134892	+ Email/Text: cognizantrcminfo@cognizant.com		Mar 19 2025 00:25:00	ROI, 1920 Greenspring Drive, Lutherville Timonium, MD 21093-4156
15119387	^ MEBN		Mar 19 2025 00:17:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148210	Email/Text: BNCnotices@dcmservices.com		Mar 19 2025 00:25:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15148206	Email/Text: BNCnotices@dcmservices.com		Mar 19 2025 00:25:00	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15151178	EDI: AIS.COM		Mar 19 2025 04:13:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15127760	+ Email/Text: bankruptcy@firstenergycorp.com		Mar 19 2025 00:26:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15118357	+ Email/Text: bankruptcy@firstenergycorp.com		Mar 19 2025 00:26:00	West Penn Power Company, 76 South Main Street, Akron, OH 44308-1817

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15134886	*+	Ford Motor Credit Company, P.O. Box 152271, Irving, TX 75015-2271
15134891	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15156513	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15134894	*+	West Penn Power Company, 76 South Main Street, Akron, OH 44308-1817
15134895	*+	Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 31

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com
Kenneth Steidl	on behalf of Debtor Michelle A. Merella julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 5